



Joseph K. Hemphill

Mayor's Message

The Mayor's Message is usually where I focus on a specific topic, event, or department of the Borough featured in the newsletter. However, I think it is important to draw your attention to the recent car thefts that have occurred in our Borough and in many other communities in New Jersey.

The theft of cars and of their contents has increased significantly in the last twelve months. The thieves have targeted vehicles that are left unlocked in driveways and that have a high market value. The cars that have been stolen were all unlocked and the keys or key fobs were left inside. This all too common practice has made stealing a car quick and easy for a criminal.

Once stolen, the cars are driven at very high rates of speed to shipping ports, where they are shipped overseas. In some cases, the cars have also been used to commit more serious crimes in other communities.

Please remember to lock your car and take your keys with you! While the car thieves have not broken into homes, their activity threatens the safety of all our residents and police officers. The time has come for us to be more vigilant. The Rumson Police Department is doing a great job keeping our Borough safe, and they are now asking for our help.

Remember: Lock your car. Take your keys!

This simple practice can help keep our Borough safe.

Please notify the Police Department at (732) 842-0500 of any suspicious activity, persons, or vehicles.

Borough Welcomes Our New Tax Assessor Erick Aguiar

The Borough is pleased to welcome Erick Aguiar as the new Tax Assessor. Erick has been tasked with the fair and equitable distribution of the Borough's annual property tax levy.



Erick Aguiar, CTA

Erick represents a new wave of assessors who have helped bring the antiquated assessment function into the 21st century in Monmouth County with use of a reformed technology based assessment system. This reformed assessment system, called the Assessment Demonstration Program (ADP), has been recognized as a model assessment paradigm by Moody's Investor Service and Harvard Kennedy School.

The ADP has also recently gained international attention, earning the prestigious Distinguished Assessment Jurisdiction Award for 2019 from the International Association of Assessing Officers (IAAO). The IAAO presents the Distinguished Assessment Jurisdiction Award to a national, state, regional or local agency that has instituted a technical, procedural or administrative program that improves on prior programs. It is recognized as a component of a model assessment system and a contributing factor to equity in property taxation. This prestigious award has been given to the most deserving district in the world annually since 1983 and past award winners span the globe from Ontario, Canada to Reykjavik, Iceland.

Erick has been a leading member of the Assessment Demonstration Program Implementation Group since the program's inception in 2013 and has focused his energy promoting tax assessment reform to provide better fairness to NJ taxpayers statewide. He has been a Monmouth County assessor since 2012, conducting reassessments annually in the diverse district assemblage of Holmdel Township, Asbury Park, Bradley Beach and the Village of Loch Arbour. He oversees the distribution of \$185M of property taxes amongst

a \$11.3B portfolio containing 15,700 properties. He is the co-author of the ADP Executive Summary and the conceptual architect and project manager of the Commercial Income Approach costing program.

Erick believes the former assessment model is antiquated and that property tax reform is needed statewide to be a modern and more fair assessment system. The 2020 tax year will be the first year the Rumson reassessment is modeled by Erick. He is approachable and wants to be sure that the data being used in the modeling has the highest degree of accuracy, so he invites communication from residents. He can be reached via email at eaguiar@rumsonnj.gov.

Below is a list of Frequently Asked Questions about the assessment function and reassessment process:

Top 10 Questions Concerning Property Reassessment and the Impact on Property Taxes

1. My assessment DOES reflect the fair market value, but my taxes are too high. Why?

Please be mindful that the assessment function is focused on the uniformity and accuracy of the assessments NOT the resulting tax responsibility. When the assessments are set to the same standard (market value) in a uniform way, the tax levy will be distributed fairly municipal and county-wide in accordance with the NJ Constitution.

The Tax Assessor does not have control of the tax levy. County, municipal and school budget costs determine the amount of property tax to be collected. A municipality's general tax rate is calculated by dividing the total dollar amount it needs to meet local budget expenses by the net valuation of all its taxable property. An individual's property taxes are directly correlated to that property's proportionate share ownership of the municipality. To put it simply, if a property was worth 5% of the municipality, it would be assigned to pay 5% of the tax levy.

The Chart on page 2 shows the Borough of Rumson's Certified Tax Levy for 2017, 2018 and 2019.

Borough of Rumson Certified Tax Levy for 2017, 2018 & 2019

| Tax Levy Component | 2017 Tax Levy | 2018 Tax Levy | 2019 Tax Levy | Two-Year Change | Contact |
|-----------------------|---------------|---------------|---------------|-----------------|--------------|
| County Budget | \$ 8,813,226 | \$ 8,999,865 | \$ 8,865,086 | 1% | 732-431-7000 |
| County Library | \$ 617,595 | \$ 637,924 | \$ 634,189 | 3% | 732-431-7220 |
| Elementary School | \$ 16,059,502 | \$ 16,899,627 | \$ 17,332,020 | 8% | 732-842-0354 |
| Regional High School | \$ 12,989,474 | \$ 13,534,345 | \$ 13,898,869 | 7% | 732-842-1597 |
| Local Municipal | \$ 11,530,224 | \$ 11,900,402 | \$ 12,244,746 | 6% | 732-842-3300 |
| Cnty Open Space Fund | \$ 517,809 | \$ 999,527 | \$ 1,023,753 | 98% | 732-431-7000 |
| Excess: Rate Rounding | \$ 22,994 | \$ 26,173 | \$ 29,725 | | |
| Total Tax Levy | \$ 50,550,825 | \$ 52,997,862 | \$ 54,028,387 | | |

2. How is the Tax Rate Calculated?

The tax rate is calculated by dividing the total tax levy by the net valuation of the Borough (total of all assessments). Each property then pays taxes based off that rate times their assessment so that the tax levy is distributed fairly.

| Year | Total Tax Levy | Net Value of Borough | Percent Change | Tax Rate |
|------|----------------|----------------------|----------------|----------|
| 2017 | \$ 50,550,825 | \$ 3,441,172,574 | -0.2% | 1.469% |
| 2018 | \$ 52,997,862 | \$ 3,576,104,047 | 3.9% | 1.482% |
| 2019 | \$ 54,028,387 | \$ 3,677,902,471 | 2.8% | 1.469% |

3. Why are my 3rd and 4th quarter bills different from my 1st and 2nd?

Since the annual tax rate is not certified by the state and the county until the middle of the tax year, the first and second quarter bills are always just estimations. Once the tax rate is certified, the tax collector multiplies your assessment by the certified rate. The collector then reduces the total amount due by the billing from the first and second quarters. The balance is then split between the third and fourth quarters. Basically, any annual tax change is back loaded to the final two quarters of the year.

As an example, if your property taxes changed from \$20,000 to \$21,000. The quarterly breakdown would be:
1st quarter: \$5,000 2nd quarter: \$5,000
3rd quarter: \$5,500 4th quarter: \$5,500

4. I understand that we are reassessing every year, does that mean my assessment will change for next year?

Yes. Every year the market will be analyzed to ensure fair distribution of the tax levy. Monmouth County is engaged in the Assessment Demonstration Program (ADP). The overarching intent of the Assessment Demonstration Program (ADP) is to institute a revised assessment function that provides systemic cost savings and enhanced public service. At the core of the program is the ability to establish and annually maintain individual property assessments at 100% of current market value. This is accomplished by the County and the towns working collaboratively to employ enhanced education, advanced appraisal techniques and modern technology. The fundamental goal of the ADP is to ensure that each taxpayer pays their fair share of the annual tax levy (no more or no less).

5. If my assessment goes up, does that mean I will pay even MORE taxes?

Not necessarily. The assessment function does not create revenue for the municipality. The Assessment function is only a distribution mechanism of the separately determined tax levy. In strict adherence with the NJ Constitution, this apportionment is to be based on the value of property.

6. My house was recently inspected. What was the purpose of that inspection?

The purpose of the inspection is to gather proper information on each property so that the appraisal process

(and resulting tax distribution) is fair and uniform. Please note: the inspectors are not appraisers and are not appraising your home. The inspectors are simply data collectors and return the data to this office where the reassessment process is done. The Division of Taxation requires that an inspection is done every five to eight years on each property.

7. I was not home for the inspection. What should I do?

If the inspector did not gain access to the interior of your property, they likely estimated the interior room counts and conditions. You should contact the assessor's office and request a copy of your Property Record Card (PRC) to be sure that all of the physical characteristics listed on the record are accurate. If you find any issues on the PRC, you should consult with the assessor immediately to determine what remedies are available. Remember in the future to make sure the inspector has proper identification before allowing them in your house. If there is any question, please do not hesitate to call this office to verify.

8. How is the appraisal process done?

The Assessor reviews all recent sales data and synchronizes the mass appraisal modeling in each market and sub-market to target current market value. When the assessments are set to the same standard (market value) in a uniform way, the tax levy will be distributed fairly. Remember, the assessment function is focused on the uniformity and accuracy of the assessments NOT the resulting tax responsibility.

9. What do I do if I feel my 2020 assessment DOES NOT reflect the fair market value?

Please be on the lookout for the postcard with your 2020 assessment. This postcard is mailed in late November of 2019. If you believe the 2020 assessed value does not reflect the true market value of your property, you should contact the Assessor's office immediately to confirm that the physical characteristics on your Property Record Card (PRC) are accurate. After speaking to the assessor, if you still feel the assessment does not equal the fair market value of the property, you should file an appeal with the Monmouth County Tax Board before January 15th, 2020. Here is a link to the appeal site:
<https://secure.njappealonline.com/prodappeals/login.aspx>

Please note that the site will not be open until the 2020 assessment postcards are sent out. If you miss the January 15th deadline, you will not be able to file an appeal at the County until the following year (2021).

If you choose to file an appeal on your 2020 assessment, you will be required to provide evidence to demonstrate your position. "Evidence" is typically recent sales of comparable properties. You can research sales data at the Monmouth County Open Public Records site:
<http://oprs.co.monmouth.nj.us/Oprs/External.aspx?ild=12>

Select "Deed/Sr1a List" under step 1 then you can modify your search according to the other fields.

10. Why are we annually reassessing now and how was it done in the past?

In the past (and currently outside of Monmouth and Somerset Counties), the assessment function may not have been as uniform and accurate as what current technology allows for. Due to technological and administrative constraints, assessments were set during a revaluation year and remained stagnant despite obvious changes in the markets and sub-markets. Annually, “assessment to sale price ratios” were studied to establish a “common level of assessment” ratio. One of the many problems with the antiquated traditional assessment system is that it was based off an assumption that every property within a municipal boundary appreciates / depreciates at the same rate. Obviously, this is not true. Each neighborhood and property class reacts differently to the market environment.

It is necessary to study each of the markets and sub-markets individually (annually) to be sure the total tax levy is distributed in accordance with recent and reliable market data. The only appropriate fix for this is to conduct reassessments annually. The old assessment model enabled an environment where assessments were often significantly removed from the current market value of properties. That type environment is ripe for taxes to be inappropriately distributed. Monmouth County has reformed the distribution component of property taxation to address this obvious shortfall. The Assessment Demonstration Program (through annual reassessment) strives to use advancements in technology, education and mass appraisal techniques to provide this better service to the tax payers.

If you have any questions, please do not hesitate to contact Erick at: eaquiar@rumsonnj.gov.



Proposed Monmouth Marine Field Station

Monmouth University and Rumson Host Two River Seminar Series

The Monmouth University School of Science and the Borough of Rumson will host a **Two River Seminar Series** centered on the environment and wildlife of the Navesink and Shrewsbury rivers beginning in September. Members of the public of all ages are invited to participate in these educational discussions led by experts from the university’s Marine and Environmental Biology and Policy Program and Urban Coast Institute.

The series kicks off on September 26 at 7 p.m. with “*Our Watershed as a Living Laboratory*.” The session will cover historic and emerging scientific questions about the rivers, research efforts focused on the watershed’s health, and steps needed to make it more resilient to climate change.

On October 24 at 7 p.m., the series continues with “*Rivers Alive: Wildlife and Habitats of the Two River System*.” This seminar will explore the area’s unique plant life, wetlands, fish, reptiles and amphibians.

The events will be held at Bingham Hall, located at 40 Bingham Avenue in Rumson. There is no cost to attend.

The **Two River Seminar Series** is part of a broader educational collaboration between Rumson and Monmouth. Plans are underway to develop a Monmouth Marine and Environmental Field Station on municipal property located behind Borough Hall on the Navesink River. The Borough has offered Monmouth University the opportunity to secure a research boat at the site, and to establish and maintain a year-round field station on the Borough’s waterfront facility. On September 27, 2017, several university and borough officials were present for a ribbon-cutting ceremony and a sign unveiling plans for the field station.

With an array of classrooms, laboratories and meeting spaces, the field station will provide a waterfront location for educational programs and facilitate research opportunities for Monmouth University students, alongside K-12 students from the Rumson School District and surrounding communities.

Rumson-Fair Haven Kindness Week
October 7 - 14

Brian Williams from Reno, NV, who founded a nonprofit called *Think Kindness*, has visited hundreds of schools across the country to teach students, educators and parents that “kindness is cool.”

During **R+FH Kindness Week**, Brian will present five student assemblies in the Rumson and Fair Haven schools, and a parents’ night at Rumson-Fair Haven High School.

Jon Carras, Rumson resident and coordinator, has organized a week packed with events to promote kindness in the community. Jon is also seeking businesses to participate in the community events and to help sponsor the cost of providing every student and staff member in all five schools a special **R+FH Kindness Week** T-shirt to wear to the assemblies.

For more information, please visit:
<http://thinkkindness.org/rfh-kindness-week/>
or email rfhkindness@gmail.com



TWO RIVER SEMINAR SERIES

Presented by Monmouth University & the Borough of Rumson

September 26 | 7 p.m.

Our Watershed as a Living Laboratory

What are the historic and emerging scientific questions centered on the Navesink and Shrewsbury rivers? Learn about current research on the watershed's health and what can be done to make it more resilient to climate change.

October 24 | 7 p.m.

Rivers Alive: Wildlife and Habitats of the Two River System

The Two Rivers region is a wild place! Join this panel of Monmouth University scientists for an exploration of the area's unique plant life, wetlands, fish, reptiles and amphibians.

Events Are Free & Open to the Public



Sessions will be held at:

Bingham Hall
40 Bingham Ave
Rumson, NJ 07760



MONMOUTH UNIVERSITY
SCHOOL of SCIENCE

**Piping Rock Park Project
Opening Ceremony
Saturday, September 7, 2019
8:00 am**



RUMSON BOROUGH BULLETIN
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PPRST STD
U.S. POSTAGE
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